REMARKS

In the Office Action of April 21, 2003, claim 15 was rejected over Amos in view of Watanabe.

Amos discloses ATM or ATM-like machines that handle both coins and notes and communicate over an Internet, a satellite communications network or telephone network. Although these networks are characterized as wireless, they are only in part wireless and in part they are wired networks using large servers to control the network. Watanabe is simply cited to show that ATM machines can handle both coins and notes. It was never Applicant's intent to read on ATM networks.

Claim 15 has been amended to make it clear that one machine handles notes and not coins and the other machine handle coins and not notes. They are not ATM machines.

The two machines also communicate through a first (totally) wireless communication network operating according to a network standard for locally distributed wireless networks operating without servers.

In addition claim 20 has been amended to make it clear that such networks typically have a range of no more than 100 meters. Claims 8 and 17 have been amended to depend from claim 20 as showing specific types of these networks.

The other art cited in the Office action against the claims such as Erekson, US Pat. No. 6,622,018, Richardson, U.S. Pat. No. 6,028,764, and Smarttrust, WO 00/56105, disclose the general availability of wireless networking systems, including remote displays, but does not suggest how to apply these systems to cash management in the financial industry. Traditionally, this cash settlement has been carried out with personal computers and other stand-alone devices, some of which have not been networked.

While the art may have been applied to the claims as literally read, the art was not applied to the thrust of the invention. Now that the claims have been amended, it is expected that the base reference is no longer applicable.

Reply to Office Action Appl. No. 10/004,738 Page 6

CONCLUSION

In view of the Amendment and Remarks, reconsideration of the patent application is respectfully requested. After the amendment, claims 2-9 and 15-20 are now pending and a Notice of Allowance for these claims is earnestly solicited.

Respectfully submitted,

By:

Michael J. McGovern Quarles & Frady LLP

411 East Wisconsin Avenue Milwaukee, WI 53202-4497

(414) 277-5725 Attorney of Record